

Information to identify the case:

Debtor 1	<u>Rosario Timpano</u>	Social Security number or ITIN	xxx-xx-3512
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Maryjane Rita Timpano</u>	Social Security number or ITIN	xxx-xx-2270
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-20814-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rosario Timpano

Maryjane Rita Timpano
dba Timpano Tile and Marble, dba B&T
Properties

10/19/21

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rosario Timpano
Maryjane Rita Timpano
Debtors

Case No. 19-20814-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 19, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Rosario Timpano, Maryjane Rita Timpano, 63 Pleasant Hill Road, Succasunna, NJ 07876-2027
cr	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, ALDRIDGE PITE, LLP, Jenelle C. Arnold, 4375 Jutland Drive, Suite 200, P.O. Box 17933 San Diego, CA 92177-7921
518272154	+ Flanders Pediatric Dentistry, 230 ROUTE 206, Suite 305, Flanders, NJ 07836-9190
518704925	+ State of New Jersey, Department of Community Affairs, Division of Codes and Standards, Bureau of Housing Inspection, 175 S. Broad Street, First Floor Trenton, NJ 08608-2401
518707706	+ State of New Jersey,, Dept of Community Affairs, 101 Broad Street,, PO Box 800, Trenton, NJ 08625-0800
518733726	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
518733727	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826 Greenville, SC 29603-0826
518299795	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Jenelle C. Arnold, ALDRIDGE PITE, LL, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518272156	+ The Bank of New York Mellon, 240 Greenwich Street, New York, NY 10286-0001
518370091	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 19 2021 20:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 19 2021 20:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518398785	+ EDI: LCIBAYLN	Oct 20 2021 00:18:00	BANK OF NEW YORK, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
518392710	EDI: BL-BECKET.COM	Oct 20 2021 00:18:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518272153	+ EDI: LCIBAYLN	Oct 20 2021 00:18:00	Community Loan Servicing, LLC, Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd 5th Floor, Coral Gables FL 33146-1873
518352103	EDI: BL-BECKET.COM	Oct 20 2021 00:18:00	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518272155	Email/Text: PBNCNotifications@peritusservices.com	Oct 19 2021 20:16:00	Kohl's Credit Card, PO Box 2983, Milwaukee, WI 53201-2983
518272157	EDI: TFSR.COM	Oct 20 2021 00:18:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
518673854	EDI: BL-BECKET.COM	Oct 20 2021 00:18:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 9

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Kohl's, c/o Becket & Lee LLP, POB 3001, Malvern, PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2021 at the address(es) listed below:

Name	Email Address
Alexander J. Rinaldi	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee (CWABS 2006-SD3) jennifer@srr-law.com, 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Trustee Marie-Ann Greenberg jennifer@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of U.S. Trustee U.S. Trustee jennifer@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Debtor Rosario Timpano jennifer@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Creditor Kohl's jennifer@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Creditor Toyota Least Trust jennifer@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2005-HYB9) jennifer@srr-law.com, 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Joint Debtor Maryjane Rita Timpano jennifer@srr-law.com 5390@notices.nextchapterbk.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Least Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee (CWABS 2006-SD3) ecf@powerskirn.com

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William M.E. Powers, III

on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee (CWABS 2006-SD3)
ecf@powerskirn.com

TOTAL: 14